

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Meredith L. Woodall
fka Meredith L. Mollis
Debtor(s)

Bankruptcy Case No.: 19-22463-GLT
Issued Per 2/6/2020 Proceeding
Chapter: 13
Docket No.: 25 - 5
Concil. Conf.: February 6, 2020 at 11:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 31, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Feb. 6, 2020 at 11:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 7 of PNC Bank .
- ☒ H. Additional Terms: The Secured Claim(s) of the following Creditor(s) shall govern as claim amount, to be paid at the modified plan terms: Claim No. 8 of Mon Valley FCU.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

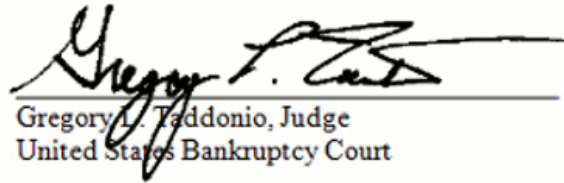
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: February 7, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Meredith L. Woodall
 Debtor

Case No. 19-22463-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db
 15073827 +Meredith L. Woodall, 714 Lewis Avenue, Charleroi, PA 15022-1019
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 15073828 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 15097035 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 15073831 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 15073832 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 15073833 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
 15073834 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 15073840 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15073839 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 15073846 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 15073843 +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
 15088400 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 15073850 Mon Valley Federal Credit Union, PO Box 189, Allenport, PA 15412-0189
 15073849 Mon Valley Federal Credit Union, 1932 Main Street, Allenport, PA 15412
 15091180 +Navient Solutions, LLC. on behalf of, National Student Loan Program, PO BOX 82507,
 Lincoln, NE 68501-2507
 15105393 +PNC BANK NATIONAL ASSOCIATION, c/o PNC MORTGAGE, A DIVISION OF PNC BANK,
 3232 Newmark Drive, Miamisburg, OH 45342, 8 45342-5421
 15073861 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 15073862 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 15073860 +PNC Bank, PO Box 8703, Dayton, OH 45401-8703
 15073863 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15121770 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
 Harrisburg PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 08 2020 02:51:41
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15073825 +E-mail/Text: backoffice@affirm.com Feb 08 2020 02:50:14 Affirm Inc,
 650 California St Fl 12, San Francisco, CA 94108-2716
 15073826 +E-mail/Text: backoffice@affirm.com Feb 08 2020 02:50:14 Affirm Inc, Affirm Incorporated,
 Po Box 720, San Francisco, CA 94104-0720
 15073829 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 08 2020 02:51:37 Capital One,
 Po Box 85520, Richmond, VA 23285
 15073830 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 08 2020 02:52:19 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15081258 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 08 2020 02:51:38
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15111065 +E-mail/Text: bankruptcy@capvs.com Feb 08 2020 02:49:41 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15073836 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 08 2020 02:48:55 Comenity Bank/Overstock,
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 15073835 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 08 2020 02:48:55 Comenity Bank/Overstock,
 Po Box 182120, Columbus, OH 43218-2120
 15073837 +E-mail/PDF: creditonebknofications@resurgent.com Feb 08 2020 02:51:42 Credit One Bank,
 Po Box 98872, Las Vegas, NV 89193-8872
 15073838 +E-mail/PDF: creditonebknofications@resurgent.com Feb 08 2020 02:52:25 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 15073842 E-mail/Text: mrdiscen@discover.com Feb 08 2020 02:48:36 Discover Financial,
 Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
 15073841 E-mail/Text: mrdiscen@discover.com Feb 08 2020 02:48:36 Discover Financial, Pob 15316,
 Wilmington, DE 19850
 15111806 E-mail/Text: bnc-quantum@quantum3group.com Feb 08 2020 02:49:02
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 15076582 E-mail/Text: mrdiscen@discover.com Feb 08 2020 02:48:36 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15096700 E-mail/PDF: resurgentbknofications@resurgent.com Feb 08 2020 02:51:49 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15073856 +E-mail/PDF: pa_dc_claims@navient.com Feb 08 2020 02:51:43 Navient, Attn: Bankruptcy,
 Po Box 9000, Wiles-Barr, PA 18773-9000
 15073852 +E-mail/PDF: pa_dc_claims@navient.com Feb 08 2020 02:53:14 Navient, 123 S Justison St,
 Wilmington, DE 19801-5363
 15113201 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 08 2020 02:52:26
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: dbas
Form ID: 149

Page 2 of 2
Total Noticed: 47

Date Rcvd: Feb 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15108917 E-mail/Text: bnc-quantum@quantum3group.com Feb 08 2020 02:49:02
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
15073865 +E-mail/PDF: gecsedirecoverycorp.com Feb 08 2020 02:51:32 Synchb/Levin Furniture,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15073864 +E-mail/PDF: gecsedirecoverycorp.com Feb 08 2020 02:53:01 Synchb/Levin Furniture,
Po Box 965036, Orlando, FL 32896-5036
15074579 +E-mail/PDF: gecsedirecoverycorp.com Feb 08 2020 02:52:14 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15073867 +E-mail/PDF: gecsedirecoverycorp.com Feb 08 2020 02:51:32 Synchrony Bank/Amazon,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15073866 +E-mail/PDF: gecsedirecoverycorp.com Feb 08 2020 02:53:01 Synchrony Bank/Amazon,
Po Box 965015, Orlando, FL 32896-5015
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
15073847* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15073848* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15073844* +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15073845* +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15073851* Mon Valley Federal Credit Union, PO Box 189, Allenport, PA 15412-0189
15073857* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073858* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073859* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073853* +Navient, 123 S Justison St, Wilmington, DE 19801-5363
15073854* +Navient, 123 S Justison St, Wilmington, DE 19801-5363
15073855* +Navient, 123 S Justison St, Wilmington, DE 19801-5363

TOTALS: 1, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Meredith L. Woodall chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4